

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CRYSTAL CARTER

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Case No.: 09-01151

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2009.
- 2) This case was confirmed on 03/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/30/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/03/2009.
- 5) The case was converted on 01/28/2010.
- 6) Number of months from filing to the last payment: 8
- 7) Number of months case was pending: 14
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 63,788.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 6,800.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 6,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,954.46
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 453.90
Other	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 2,408.36</b>
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Attorney fees paid and disclosed by debtor	\$ 1,133.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TAYLOR BEAN AND WHIT	OTHER	.00	NA	NA	.00	.00
NORDSTROM FSB	UNSECURED	.00	3,835.62	3,835.62	.00	.00
MACYS RETAIL HOLDING	UNSECURED	.00	1,371.80	1,371.80	.00	.00
CHASE HOME FINANCE L	SECURED	100,000.00	208,837.75	.00	.00	.00
CHASE HOME FINANCE L	SECURED	NA	3,549.96	3,549.96	.00	.00
CHASE HOME FINANCE L	UNSECURED	109,577.00	NA	NA	.00	.00
OCWEN LOAN SERVICING	SECURED	70,000.00	260,653.65	.00	.00	.00
OCWEN LOAN SERVICING	UNSECURED	199,776.83	NA	NA	.00	.00
OCWEN LOAN SERVICING	SECURED	NA	20,053.56	.00	.00	.00
FORD MOTOR CREDIT	SECURED	8,840.00	15,720.00	15,720.00	3,991.48	400.16
FORD MOTOR CREDIT	UNSECURED	6,880.00	225.92	225.92	.00	.00
COOK COUNTY TREASURE	SECURED	.00	1,872.43	.00	.00	.00
CONSECO	UNSECURED	.00	NA	NA	.00	.00
AUSTIN BANK OF CHICA	UNSECURED	2,426.00	NA	NA	.00	.00
BLITT & GAINES PC	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,569.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	12,385.00	12,385.33	12,385.30	.00	.00
CITY OF CHICAGO WATE	UNSECURED	100.00	NA	NA	.00	.00
CODILIS & ASSOCIATES	OTHER	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	7,275.00	7,363.02	7,363.02	.00	.00
CREDITORS INTERCHANG	OTHER	.00	NA	NA	.00	.00
DSNB MACYS	UNSECURED	1,248.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,200.00	1,200.57	1,200.57	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOME DEPOT CREDIT SE	UNSECURED	8,808.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	932.00	978.18	978.18	.00	.00
MANN BRACKEN	OTHER	.00	NA	NA	.00	.00
NATIONAL ENTERPRISE	OTHER	.00	NA	NA	.00	.00
NORDSTROM FSB	UNSECURED	3,674.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	25.00	NA	NA	.00	.00
ROSIA CARTER	OTHER	.00	NA	NA	.00	.00
CASSANDRA A GIBSON	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	NA	556.20	556.20	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	3,569.25	3,569.25	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	501.82	501.82	.00	.00
LEGAL HELPERS PC	PRIORITY	NA	.00	2,367.00	1,954.46	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,549.96	.00	.00
Debt Secured by Vehicle	15,720.00	3,991.48	400.16
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	19,269.96	3,991.48	400.16
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	31,987.68	.00	.00

**Disbursements:**

Expenses of Administration	\$ 2,408.36	
Disbursements to Creditors	\$ 4,391.64	
<b>TOTAL DISBURSEMENTS:</b>		\$ 6,800.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/25/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.